

STIC Database Tracking Number: 353358

**To: KIRSTEN APPLE**  
**Location: KNX-4A81**  
**Art Unit: 3694**  
**Tuesday, January 18, 2011**

**Case Serial Number: 09/851553**

**From: ROBERT FINLEY**  
**Location: EIC3600**  
**KNX-2A80-C**  
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## Search Notes

Dear Examiner Apple:

Please find attached the results of your search for the above-referenced case. The search was conducted in the Business Methods Template databases appropriate for the application.

I have listed *potential* references of interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

Dialog search results are presented in two formats, Word (.doc) and Acrobat (.pdf).

Information on Dialog databases can be found at: <http://library.dialog.com/bluesheets/>

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search.

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## **I. Potential References of Interest**

### **A. Dialog**

Patent Literature: Full Text

9/3,K/3 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00968484 \*\*Image available\*\*  
SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS  
SYSTEME ET PROCEDE DE TRAITEMENT DES TRANSACTIONS FINANCIERES

Patent Applicant/Assignee:

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Inventor(s):

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MURRAY Jack B Jr, c/o Exxon Mobil Corporation, 3225 Gallows Road,  
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Legal Representative:

SCOTT Thomas J Jr (et al) (agent), Intellectual Property Dept., Hunton &  
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US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 2002102133 A2-A3 20021227 (WO 02102133)

Application: WO 2002US21876 20020227 (PCT/WO US0221876)

Priority Application: US 2001271408 20010227; US 2001278431 20010326

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI  
SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 19175

Main International Patent Class (v7): **G06F**-017/60

Fulltext Availability:

Detailed Description

#### Detailed Description

... wireless customerf -transceiver to transmit a customer's ID to a transceiver coupled to the customer's computer. The computer identifies the desired product from a merchant's online website and transmits the customer ID and the product information to the transaction processing system. As in the case of an embodiment, the transaction processing system identifies the selected payment method and transmits the authorization request to the appropriate payment 1 5 processing center. Once the transaction processor authorizes the transaction, it transmits...

...system also may transmit identification information and other data unique to the associated customer in the absence of a retail transaction. An additional embodiment of a transaction processing syst= includes a system capable of transmitting instructions to a vendor based on receipt of a customer ID (e.g., issue a ticket to the customer, provide access to the customer, etc.).

In yet another aspect, the present...

9/3,K/7 (Item 5 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2011 WIPO/Thomson. All rts. reserv.

00736216 \*\*Image available\*\*  
SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS  
SYSTEME ET PROCEDE DE TRAITEMENT DE TRANSACTIONS FINANCIERES  
Patent Applicant/Inventor:

GIORDANO Joseph A, 15344 Oakmere Place, Centreville, VA, US, US  
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Legal Representative:

GARRETT Arthur S, Finnegan, Henderson, Farabow, Garrett & Dunner, L.L.P.,  
1300 I Street, N.W., Washington, DC 20005-3315, US  
Patent and Priority Information (Country, Number, Date):

Patent: WO 200049551 A1 20000824 (WO 0049551)  
Application: WO 2000US4163 20000218 (PCT/WO US0004163)  
Priority Application: US 99120760 19990219

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB  
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA  
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA

UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14767

Main International Patent Class (v7): G06F-017/60

International Patent Class (v7): G06F-017/00...

...G06F-015/30...

...G06F-011/00...

...G06F-007/00...

...G06F-003/00

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... wireless customer transceiver to transmit a customer's ID to a transceiver coupled to the customer's computer. The computer identifies the desired product from a merchant's online WEB site and transmits the customer ID and the product information to the transaction processing system. As in the case of the preferred embodiment, the transaction processing system identifies the selected payment method and transmits the authorization request to the appropriate payment processing center. Once the transaction processor authorizes the transaction, it transmits an authorization...

...system also may transmit identification information and other data unique to the associated customer in the absence of a retail transaction. An additional embodiment of a transaction processing system includes a system capable of transmitting instructions to a vendor based on receipt of a customer ID (e.g., issue a ticket to the customer, provide access to the customer, etc.)

In yet another aspect, the present...

...and in accordance with the purpose of the invention as embodied and broadly described, the invention

provides a system for processing retail transactions. The system comprises a wireless customer transceiver preprogrammed with a unique customer/transmitter ID number, and a merchant transceiver that captures the customer/transmitter ID and forwards it to an associated POS device. The POS device receives transaction data via an input device and combines...

#### Claim

... is a "", corresponding to button 1 1 1 0j (step 1225). If the first character is a "", the CPU 1120 transmits a payment choice selection associated with the entered number (step 1235). The customer must have a valid payment method associated with the entered number...to cover brand communication. That is, customer transceiver 50 is supplied under a brand name owned by the owner of transaction processing system 26. This brand name is widely advertised to entice customers to patronize merchant stores 12 having the ability to conduct transactions using customer transceiver 50. Thus, the owner of transaction processing system 26 charges an advertising fee to participating merchant stores 12. Alternatively, the transaction processing system 26 may permit large corporations owning multiple retail outlets to market customer transceiver 50 using their brand name. Thus, such merchant companies will "issue" customer transceivers 50 and pay a fee to the transaction processing system. The transaction processing system then offsets these costs to merchant stores 12 by providing monthly rebates based on the dollar volume of transceiver...purchase items into an authorization request, encrypting at least a portion of the request (if desired), and transmitting it to transaction processing system 26. Once it receives the authorization request, the transaction processing system 26 identifies the appropriate payment processing system 16 and then transmits the customer's payment data and the transaction data to the payment processing system 16 for authorization. After the payment processing system 16 authorizes the transaction, it transmits an authorization code back to the merchant via the transaction processing system 26. The transaction processing system 26 may also transmit customer identification and purchase data upon request by a participating merchant. In addition to its function of authorizing retail transactions, transaction processing system 26 also collects the transaction data for later use in compiling consumer purchasing trend data and tracking a consumer's progress in a merchant's...encrypted such that

intense processing power over a long period of time will be necessary to fraudulently extract the unique **customer/transmitter ID** number from the **customer** transceiver 50. Once **merchant** transceiver 48 receives the **customer /transmitter ID** number, it transmits the data, together with the specifics of the retail **transaction** (cost, identification of merchandise, etc.) over communications link 28 to **transaction processing** system 26 (step 425). An important feature of system 10 is that the customer's credit card is never...

#### Patent Literature: Non-Full Text

8/3,K/1 (Item 1 from file: 350)  
 DIALOG(R)File 350:Derwent WPIX  
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0013085619 - Drawing available  
 WPI ACC NO: 2003-166235/200316  
 XRPX Acc No: N2003-131306  
 Account settlement method for online transactions, involves indicating customer payment process selection to settlement center during approval by both customer and service provider  
 Patent Assignee: CHANG J S (CHAN-I); CHIANG M (CHIA-I); HOLMES-KINSELLA D (HOLM-I)

Inventor: CHANG J S; CHIANG M; HOLMES-KINSELLA D  
 Patent Family (1 patents, 1 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
US 20020169713	A1	20021114	US 2001851553	A	20010508	200316 B

Priority Applications (no., kind, date): US 2001851553 A 20010508

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020169713	A1	EN	7	3	

Alerting Abstract ...NOVELTY - A **customer** identifier and a **transaction** amount are **transmitted** from a **merchant** (112) to a **settlement** center (110). A **specific payment** process is **selected** and indicated to the center by a **customer** (118). The center **transmits** the acquired information to a financial service provider (116) associated with the payment for receiving a transaction approval. An approval...

Original Publication Data by Authority

Argentina

**B. Additional Resources Searched**

Nothing of interest found.



## II. Inventor Search Results from Dialog

### Patent Literature: Inventor search

File 347:JAPIO Dec 1976-2010/Sep(Updated 101230)

(c) 2010 JPO & JAPIO

File 348:EUROPEAN PATENTS 1978-201102

(c) 2011 European Patent Office

File 349:PCT FULLTEXT 1979-2010/UB=20110113|UT=20110106

(c) 2011 WIPO/Thomson

File 350:Derwent WPIX 1963-2010/UD=201103

(c) 2011 Thomson Reuters

Set	Items	Description
S1	8889	AU=CHANG J?
S2	473	AU=CHIANG M?
S3	2	AU=HOLMES-KINSELLA D?
S4	9361	S1 OR S2 OR S3
S5	1	S4 AND ((CUSTOMER? ? OR CONSUMER? ? OR SHOPPER? ? OR PURCH- ASER? ? OR BUYER? ?)(4N)(IDENTIF? OR NAME? ?))(3S)((PAYMENT? ? OR PAY? ? OR PAID OR PAYING OR CREDITCARD? OR DEBITCARD? OR - (CREDIT OR DEBIT OR GIFT)(2N)(CARD OR CARDS))(6N)(SELECT? OR - CHOSE? ? OR CHOOSE? ? OR CHOICE? ?))

5/3/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0013085619 - Drawing available

WPI ACC NO: 2003-166235/200316

XRPX Acc No: N2003-131306

Account settlement method for online transactions, involves indicating customer payment process selection to settlement center during approval by both customer and service provider

Patent Assignee: CHANG J S (CHAN-I); CHIANG M (CHIA-I); HOLMES-KINSELLA D (HOLM-I)

Inventor: CHANG J S; CHIANG M; HOLMES-KINSELLA D

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20020169713	A1	20021114	US 2001851553	A	20010508	200316 B

Priority Applications (no., kind, date): US 2001851553 A 20010508

### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
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Non-Patent Literature: Inventor search

File 2:INSPEC 1898-2011/Jan W2  
(c) 2011 The IET

File 9:Business & Industry(R) Jul/1994-2011/Jan 14  
(c) 2011 Gale/Cengage

File 13:BAMP 2011/Jan 13  
(c) 2011 Gale/Cengage

File 15:ABI/Inform(R) 1971-2011/Jan 17  
(c) 2011 ProQuest Info&Learning

File 16:Gale Group PROMT(R) 1990-2011/Jan 07  
(c) 2011 Gale/Cengage

File 20:Dialog Global Reporter 1997-2011/Jan 18  
(c) 2011 Dialog

File 35:Dissertation Abs Online 1861-2010/DEC  
(c) 2011 ProQuest Info&Learning

File 65:Inside Conferences 1993-2011/Jan 18  
(c) 2011 BLDSC all rts. reserv.

File 75:TGG Management Contents(R) 86-2011/Jan W2  
(c) 2011 Gale/Cengage

File 95:TEME-Technology & Management 1989-2010/Oct W3  
(c) 2010 FIZ TECHNIK

File 99:Wilson Appl. Sci & Tech Abs 1983-2010/Dec  
(c) 2011 The HW Wilson Co.

File 148:Gale Group Trade & Industry DB 1976-2011/Jan 14  
(c) 2011 Gale/Cengage

File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group

File 256:TecTrends 1982-2011/Jan W1  
(c) 2011 Info.Sources Inc. All rights res.

File 275:Gale Group Computer DB(TM) 1983-2011/Nov 29  
(c) 2011 Gale/Cengage

File 474:New York Times Abs 1969-2011/Jan 18  
(c) 2011 The New York Times

File 475:Wall Street Journal Abs 1973-2011/Jan 17  
(c) 2011 The New York Times

File 570:Gale Group MARS(R) 1984-2011/Dec 03  
(c) 2011 Gale/Cengage

File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 Gale/Cengage

File 610:Business Wire 1999-2011/Jan 18  
(c) 2011 Business Wire.

File 613:PR Newswire 1999-2011/Jan 18  
(c) 2011 PR Newswire Association Inc

File 621:Gale Group New Prod.Annou.(R) 1985-2011/Nov 18  
(c) 2011 Gale/Cengage  
File 624:McGraw-Hill Publications 1985-2011/Jan 18  
(c) 2011 McGraw-Hill Co. Inc  
File 634:San Jose Mercury Jun 1985-2011/Jan 15  
(c) 2011 San Jose Mercury News  
File 635:Business Dateline(R) 1985-2011/Jan 18  
(c) 2011 ProQuest Info&Learning  
File 636:Gale Group Newsletter DB(TM) 1987-2011/Jan 14  
(c) 2011 Gale/Cengage  
File 647:UBM Computer Fulltext 1988-2011/Jan W3  
(c) 2011 UBM, LLC  
File 674:Computer News Fulltext 1989-2006/Sep W1  
(c) 2006 IDG Communications  
File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire  
File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc  
File 47:Gale Group Magazine DB(TM) 1959-2011/Dec 15  
(c) 2011 Gale/Cengage

Set	Items	Description
S1	14038	AU=(CHANG, J? OR CHANG J? OR CHANG(2N)J?)
S2	931	AU=(CHIANG, M? OR CHIANG M? OR CHIANG(2N)M?)
S3	0	AU=(HOLMES-KINSELLA, D? OR HOLMES-KINSELLA D? OR HOLMES()K-INSELLA(2N)D?)
S4	14969	S1 OR S2 OR S3
S5	0	S4 AND ((CUSTOMER? ? OR CONSUMER? ? OR SHOPPER? ? OR PURCHASER? ? OR BUYER? ?)(4N)(IDENTIF? OR NAME? ?))(3S)((PAYMENT? ? OR PAY? ? OR PAID OR PAYING OR CREDITCARD? OR DEBITCARD? OR -(CREDIT OR DEBIT OR GIFT)(2N)(CARD OR CARDS))(6N)(SELECT? OR -CHOSE? ? OR CHOOSE? ? OR CHOICE? ?))

### III. Text Search Results from Dialog

#### A. Patent Files, Full-text

Patent Literature: Full Text

Dialog files: 348,349

File 348:EUROPEAN PATENTS 1978-201102

(c) 2011 European Patent Office

File 349:PCT FULLTEXT 1979-2010/UB=20110113|UT=20110106

(c) 2011 WIPO/Thomson

Set	Items	Description
S1	114695	(TRANSACTION? OR PURCHASE? OR SALE? ? OR SELL? ? OR BUY? ? OR - BUYING OR BOUGHT OR EXCHANGE?) (12N) (PROCESS? OR SETTLEMENT OR - SETTLEMENT? ? OR CLEARING OR RECONCILIATION? ? OR RECONCILIATION OR RESO- LUTION? ? OR CLOSE? ? OR CLOSING)
S2	3457	(CUSTOMER? ? OR CONSUMER? ? OR SHOPPER? ? OR PURCHASER? ? - OR BUYER? ? OR CLIENT? ? OR PAYOR? ?) (4N) (IDENTIFY? OR ID OR I- DS OR NAME? ? OR NAMING OR DESIGNATION? OR DESCRIPTOR? ?) (4N) (ME- ERCHANT? ? OR VENDOR? ? OR SELLER? ? OR RETAILER? ? OR DEALER? ? OR PAYEE? ? OR STORE OR STORES OR SHOP? ?)
S3	8142	(PAYMENT? ? OR PAY? ? OR PAID OR PAYING OR CREDITCARD? OR - BANKCARD? OR DEBITCARD? OR (CREDIT OR DEBIT OR MONEY OR GIFT - OR BANK OR BANC) (2N) (CARD OR CARDS)) (6N) (SELECT? OR CHOOSE? ? - OR CHOOSE? ? OR CHOICE? ? OR SPECIFY? OR DESIGNATION? ? OR PICK???)
S4	104592	COMMUNICATION? OR SEND??? OR SENT OR TRANSMIT? OR RECEIVE? OR - INTERACT? OR TRANSMISSION? ? OR CONTACT?
S5	387	S1(12N)S2
S6	1782	S3(6N)S4
S7	16	S5(S)S6
S8	13	S7 AND IC=(G06F OR G06Q)
S9	7	S8 NOT (AD>2003 OR AY>2003)

9/3,K/1 (Item 1 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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01796015

Mobile electronic commerce system

Mobiles elektronisches Handelssystem

Système de commerce électronique mobile

PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD, (216884), 1006, Oaza-Kadoma,  
Kadoma-shi, Osaka 571-0000, (JP), (Applicant designated States: all)

INVENTOR:

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LEGAL REPRESENTATIVE:

Grunecker, Kinkeldey, Stockmair & Schwanhausser Anwaltssozietat (100721)  
, Maximilianstrasse 58, 80538 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 1467300 A1 041013 (Basic)

APPLICATION (CC, No, Date): EP 2004015278 980813;

PRIORITY (CC, No, Date): JP 97230564 970813

DESIGNATED STATES: DE; FR; GB

RELATED PARENT NUMBER(S) - PN (AN):

EP 950968 (EP 98937807)

INTERNATIONAL PATENT CLASS (V7): ~~G06F~~-017/60; H04Q-007/32;

G07F-007/08

ABSTRACT WORD COUNT: 150

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200442	17631
SPEC A	(English)	200442	160348
Total word count - document A			177979
Total word count - document B			0
Total word count - documents A + B			177979

INTERNATIONAL PATENT CLASS (V7): ~~G06F~~-017/60...

...SPECIFICATION information for the reserved ticket to the ticket vending terminal 13817 (13828).

Subsequently, the ticket vending terminal 13817 prints the ~~received~~ ticket information on a ~~specific~~ pasteboard blank ~~designated~~ by the ticket issuer 13821, and outputs the result as a ticket 13816. The clerk then delivers the ticket 13816...

...of the ticket to the ticket issuer 13821, which, in turn, subtracts its commission from the record of receipts and ~~transmits~~ the result to the promotor of the event for which the ticket was sold (13834).

Later, the consumer 13805 presents...

...ticket and determines that all entries are correct, the consumer 13805 is permitted to enter.

Since according to the prepaid ~~settlement~~ system for which a conventional payment card is employed the ~~settlement process~~ is primarily performed by a retail store, it is possible for a retail store to cheat a consumer when performing the ~~settlement process~~ by charging a higher than authorized price for a product.

In addition, in the conventional ~~settlement~~ system it is possible for a retail store to so alter a payment card terminal that the price

charged during a **settlement process** is higher than is that which is displayed on a cash register or is printed on the statement of account...

...and a consumer can not directly confirm an amount that has been subtracted from the payment card. Therefore, when a **settlement** is **processed**, a retail **shop** must deliver to a **consumer** a statement on which the price of a product and the remaining payment card balance is specified. This requirement constitutes...operating menus: "register" and "cancel." When the user selects "cancel," the payment card registration process is canceled. When the user selects "register" (registration operation of an electronic **payment** card: 6504), the mobile user terminal **transmits**, to the service providing system, a payment card registration request 6505, which is a message requesting the registration of an...

9/3,K/2 (Item 2 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
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01030324  
MOBILE ELECTRONIC COMMERCE SYSTEM  
MOBILES ELEKTRONISCHES HANDELSYSTEM  
SYSTEME DE COMMERCE ELECTRONIQUE MOBILE  
PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD, (216884), 1006, Oaza-Kadoma,  
Kadoma-shi, Osaka 571-0000, (JP), (Applicant designated States: all)  
INVENTOR:  
TAKAYAMA, Hisashi, 5-6-12-104, Matsubara, Setagaya-ku, Tokyo 156-0043,  
(JP)

LEGAL REPRESENTATIVE:

Grunecker, Kinkeldey, Stockmair & Schwanhauser Anwaltssozietat (100721)  
, Maximilianstrasse 58, 80538 Munchen, (DE)  
PATENT (CC, No, Kind, Date): EP 950968 A1 991020 (Basic)  
WO 9909502 990225  
APPLICATION (CC, No, Date): EP 98937807 980813; WO 98JP3608 980813  
PRIORITY (CC, No, Date): JP 97230564 970813  
DESIGNATED STATES: DE; FR; GB  
RELATED DIVISIONAL NUMBER(S) - PN (AN):  
(EP 2004015278)

INTERNATIONAL PATENT CLASS (V7): ~~G06F~~-017/60  
ABSTRACT WORD COUNT: 150  
NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; Japanese

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9942	17239
SPEC A	(English)	9942	160346
Total word count - document A			177585
Total word count - document B			0
Total word count - documents A + B			177585

INTERNATIONAL PATENT CLASS (V7): ~~G06F~~-017/60

...SPECIFICATION ticket and determines that all entries are correct, the consumer 13805 is permitted to enter.

Since according to the prepaid **settlement** system for which a conventional payment card is employed the **settlement process** is primarily performed by a retail store, it is possible for a retail **store** to cheat a **consumer** when performing the **settlement process** by charging a higher than authorized price for a product.

In addition, in the conventional settlement system it is possible...

...and a consumer can not directly confirm an amount that has been subtracted from the payment card. Therefore, when a **settlement** is **processed**, a retail **shop** must deliver to a **consumer** a statement on which the price of a product and the remaining payment card balance is specified. This requirement constitutes...canceled. When "purchase" is selected, the purchase order screen appears on the LCD. On the purchase order screen the user **designates** a **credit card** to be used for payment and the number of payments, enters a code number, and depresses the execution switch 311...operating menus: "register" and "cancel." When the user selects "cancel," the payment card registration process is canceled. When the user **selects** "register" (registration operation of an electronic **payment** card: 6504), the mobile user terminal **transmits**, to the service providing system, a payment card registration request 6505, which is a message requesting the registration of an...to the mobile user terminal belonging to user A, a payment card transfer offer response 7504, which is a message **transmitted** in response to the **payment** card transfer offer 7501. The mobile user terminal of user A displays on the LCD the contents of the payment...

...to user B.

The mobile user terminal of user B examines the payment card transfer certificate 7506 that has been **received**, and via infrared **communication** **transmits** a **payment** card receipt 7507, which is a message stating that the electronic payment card has been transferred, to the mobile user terminal of user A.

Upon **receiving** the **payment** card receipt 7507, the mobile user terminal of user A displays on the LCD a transfer completion message

(display transfer...the transfer of an electronic payment card. At this time, users A and B are using digital wireless telephones to communicate with each other.

First, user A sets the mobile user terminal to the payment card mode and employs the function...

9/3,K/3 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00968484 \*\*Image available\*\*

SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS  
SYSTEME ET PROCEDE DE TRAITEMENT DES TRANSACTIONS FINANCIERES

Patent Applicant/Assignee:

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MURRAY Jack B Jr, c/o Exxon Mobil Corporation, 3225 Gallows Road,  
Fairfax, VA 22037, US,

Legal Representative:

SCOTT Thomas J Jr (et al) (agent), Intellectual Property Dept., Hunton &  
Williams, 1900 K Street, N.W., Suite 1200, Washington, DC 20006-1109,  
US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 2002102133 A2-A3 20021227 (WO 02102133)

Application: WO 2002US21876 20020227 (PCT/WO US0221876)

Priority Application: US 2001271408 20010227; US 2001278431 20010326

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI  
SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 19175

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Detailed Description



#### Detailed Description

... wireless customerf -transceiver to transmit a customer's ID to a transceiver coupled to the customer's computer. The computer identifies the desired product from a merchant's online website and transmits the customer ID and the product information to the transaction processing system. As in the case of an embodiment, the transaction processing system identifies the selected payment method and transmits the authorization request to the appropriate payment 1 5 processing center. Once the transaction processor authorizes the transaction, it transmits...

...system also may transmit identification information and other data unique to the associated customer in the absence of a retail transaction. An additional embodiment of a transaction processing syst= includes a system capable of transmitting instructions to a vendor based on receipt of a customer ID (e.g., issue a ticket to the customer, provide access to the customer, etc.).

In yet another aspect, the present...

9/3,K/4 (Item 2 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00963611 \*\*Image available\*\*  
EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM  
FOR RENTAL VEHICLE SERVICES  
SYSTEME INFORMATIQUE INTERENTREPRISES A ELEMENTS MULTIPLES A ACCES INTERNET  
POUR SERVICES DE LOCATION DE VEHICULES

#### Patent Applicant/Assignee:

THE CRAWFORD GROUP INC, 600 Corporate Park Drive, St. Louis, MO 63105, US  
, US (Residence), US (Nationality), (For all designated states except:  
US)

#### Patent Applicant/Inventor:

WEINSTOCK Timothy Robert, 1845 Highcrest Drive, St. Charles, MO 63303, US  
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DE VALLANCE Kimberly Ann, 2037 Silent Spring Drive, Maryland Heights, MO  
63043, US, US (Residence), US (Nationality), (Designated only for: US)  
HASELHORST Randall Allan, 1016 Scenic Oats Court, Imperial, MO 63052, US,  
US (Residence), US (Nationality), (Designated only for: US)  
KENNEDY Craig Stephen, 9129 Meadowglen Lane, St. Louis, MO 63126, US, US  
(Residence), US (Nationality), (Designated only for: US)  
SMITH David Gary, 10 Venice Place Court, Wildwood, MO 63040, US, US

(Residence), US (Nationality), (Designated only for: US)  
TINGLE William T, 17368 Hilltop Ridge Drive, Eureka, MO 63025, US, US  
(Residence), US (Nationality), (Designated only for: US)  
KLOPFENSTEIN Anita K, 433 Schwarz Road, O'Fallon, IL 62269, US, US  
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

HAFERKAMP Richard E (et al) (agent), Howell & Haferkamp, L.C., Suite  
1400, 7733 Forsyth Blvd., St. Louis, MO 63105-1817, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200297700 A2 20021205 (WO 0297700)

Application: WO 2001US51431 20011019 (PCT/WO US0151431)

Priority Application: US 2000694050 20001020

Parent Application/Grant:

Related by Continuation to: US 2000694050 20001020 (CIP)

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK  
SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 237932

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... is comprised of the passed TRANSMISSION CONTROL ID#r GROUP CONTROL  
ID#,, GROUP TYPE CODER CUSTOMER TRANSACTION ID and VENDOR  
TRANSACTION ID, padded with blanks.

@Note: This program is only executed by other ARMS never-ending programs  
or called programs that...are the following.

Input 5character COMPANY ID

Input 9/0 numeric TRANSMISSION CONTROL ID#

Input 5/0 numeric GROUP CONTROL'ID#

Input 2 character GROUP TYPE CODE

Input 20 character CUSTOMER TRANSACTION ID

Input 20 character VENDOR TRANSACTION ID

Input 6 character FORMAT ID IN ERROR  
Input 40 character ERROR REASON CODEW (2 characters per  
code/20 occurrences maximum...to  
format field if  
rental status not  
Waiting and not  
Unconfirmed  
CASE 2 BOTH fields are Non-Blank  
Mandatory To ~~Send~~ Allow Field Changes ActiorK  
N/A N assign  
database field  
to  
format field if  
rental status not  
Waiting and not...

9/3,K/5 (Item 3 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2011 WIPO/Thomson. All rts. reserv.

00933152 \*\*Image available\*\*  
EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM  
FOR RENTAL VEHICLE SERVICES  
SYSTEME INFORMATIQUE ETENDU ENTRE ENTREPRISES, A FONCTIONS MULTIPLES,  
FONCTIONNANT SUR LE WEB, POUR DES SERVICES DE LOCATION DE VEHICULES  
Patent Applicant/Assignee:

THE CRAWFORD GROUP INC, 600 Corporate Park Drive, St. Louis, MO 63105, US  
, US (Residence), US (Nationality), (For all designated states except:  
US)

Patent Applicant/Inventor:

WEINSTOCK Timothy Robert, 1845 Highcrest Drive, St. Charles, MO 63303, US  
, US (Residence), US (Nationality), (Designated only for: US)  
DE VALLANCE Kimberly Amm, 2037 Silent Spring Drive, Maryland Heights, MO  
63043, US, US (Residence), US (Nationality), (Designated only for: US)  
HASELHORST Randall Allan, 1016 Scenic Oats Court, Imperial, MO 63052, US,  
US (Residence), US (Nationality), (Designated only for: US)  
KENNEDY Craig Stephen, 9129 Meadowglen Lane, St. Louis, MO 63126, US, US  
(Residence), US (Nationality), (Designated only for: US)  
SMITH David Gary, 10 Venice Place Court, Wildwood, MO 63040, US, US  
(Residence), US (Nationality), (Designated only for: US)  
TINGLE William T, 17368 Hilltop Ridge Drive, Eureka, MO 63025, US, US  
(Residence), US (Nationality), (Designated only for: US)  
KLOPFENSTEIN Anita K, 433 Schwarz Road, O'Fallon, IL 62269, US, US  
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

HAFERKAMP Richard E (et al) (agent), HOWELL & HAFERKAMP, L.C., Suite

1400, 7733 Forsyth Blvd., St. Louis, MO 63105-1817, US,  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200267175 A2 20020829 (WO 0267175)  
Application: WO 2001US51437 20011019 (PCT/WO US0151437)  
Priority Application: US 2000694050 20001020

Parent Application/Grant:

Related by Continuation to: US 2000694050 20001020 (CIP)

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK  
SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 243912

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... and routing (to a trading -tner or a rental application system).

When the Rental Management Trading Partner sends an extension  
transactic  
for an existing Vendor Transaction ID with a different  
Customer Transaction ID  
m the value in the ARMS Cross-Reference (AMXREF) file record's CUSTOMER  
MSACTION ID (XACTID) field, then this field...Update Cross-Reference File  
record (AM1010VI) program in many other programs it is called in  
"Inquiry" mode.

ocess

erarchical numeric ID: 1 1 3.13

Confidential Page 40 of 246 8/11/00

ARMS Process Report

led name: Amoogovi

te: PGM Generate External Error (AM0090VI)

unent: @Definition: This program is the ARMS called External Error  
Handler )gram.

@Purpose...

...The rameters used in calling this program are the following.

Input 5character COMPANY ID  
Input 9/0 numeric TRANSMISSION CONTROL ID#  
Input 5/0 numeric GROUP CONTROL ID#  
Input 2 character GROUP TYPE CODE  
Input 20 character CUSTOMER TRANSACTION ID  
Input 20 character VENDOR TRANSACTION ID  
Input 6 character FORMAT ID IN ERROR  
Confidential Page 41 of 246 8/11/00  
ARMS Process Report  
Input 40 character ERROR REASON CODE(S...

...Department On-Call  
rsonnel of a transaction error condition that requires research and  
possible manu@ ;ervention.Error (ER) group type transaction data  
set in response to a rejected insaction data set receiVed from a Rental  
Management Trading Partner host :)licat@on...

9/3,K/6 (Item 4 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2011 WIPO/Thomson. All rts. reserv.

00814145  
A METHOD FOR EXECUTING A NETWORK-BASED CREDIT APPLICATION PROCESS  
PROCEDE DE MISE EN OEUVRE D'UN PROCESSUS DE DEMANDE DE CREDIT EN RESEAU  
Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

CORNELIUS Richard D, 421 14th Street, Santa Monica, CA 90402, US,  
STEPNICZKA Andreas, 2200 Sacramento Street, Apt. 503, San Francisco, CA  
94115, US,

CHU Kevin, 490 Lindbergh Place, Apt. 515, Atlanta, GA 30324, US,  
Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, P.O. Box  
52037, Palo Alto, CA 94303, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200146889 A2 20010628 (WO 0146889)  
Application: WO 2000US35216 20001222 (PCT/WO US0035216)  
Priority Application: US 99470805 19991222; US 99469525 19991222; US  
99470039 19991222

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK DM DZ EE ES FI GB GE  
GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK  
MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU  
ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 98671

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... Several needs should be addressed in order to offer a complete eMarketplace. Figure 57 is a table setting forth a **process** to create solutions to specific needs during a buy and **sell process**. In operation 5700, the needs of the **buyer** and **seller** are **identified** and evaluated. hi operation 5702, Figure 58 illustrates another embodiment of the **process** for creating solutions to specific needs during a **buy** and **sell process**. In operation 5800, the needs of the **buyer** and **seller** are **identified** and evaluated. In operation 5802, options are weighed. Negotiation and contract trading are allowed in operation 5804. Finally, a settlement...automatically by accessing the bank associated with the buyer and authorizing payments to the seller. Upon each execution of a **payment**, the buyer is **sent** electronic receipts via the network in operation 6510.

Optional settlement services which may be offered include.

ePayments

o TradeDirect will...component test as documented by RTP. It describes the testing methods used to validate the detailed design stage where program **specifications** are tested.

Component Test - A component test is the testing of an individual piece of the solution. All components, including...

9/3,K/7 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00736216      \*\*Image available\*\*

SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS  
SYSTEME ET PROCEDE DE TRAITEMENT DE TRANSACTIONS FINANCIERES  
Patent Applicant/Inventor:

GIORDANO Joseph A, 15344 Oakmere Place, Centreville, VA, US, US  
(Residence), US (Nationality)

Legal Representative:

GARRETT Arthur S, Finnegan, Henderson, Farabow, Garrett & Dunner, L.L.P.,  
1300 I Street, N.W., Washington, DC 20005-3315, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200049551 A1 20000824 (WO 0049551)  
Application: WO 2000US4163 20000218 (PCI/WO US0004163)  
Priority Application: US 99120760 19990219

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB  
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA  
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA  
UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14767

Main International Patent Class (v7): G06F-017/60

International Patent Class (v7): G06F-017/00...

...G06F-015/30...

...G06F-011/00...

...G06F-007/00...

...G06F-003/00

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... wireless customer transceiver to transmit a  
customer's ID to a transceiver coupled to the customer's computer. The  
computer identifies the desired product from a merchant's  
online WEB site and

transmits the **customer ID** and the product information to the **transaction processing system**. As in the case of the preferred embodiment, the **transaction processing system** identifies the **selected payment method** and **transmits** the authorization request to the appropriate payment processing center. Once the transaction processor authorizes the transaction, it transmits an authorization...

...system also may transmit identification information and other data unique to the associated customer in the absence of a retail **transaction**. An additional embodiment of a **transaction processing system** includes a system capable of transmitting instructions to a **vendor** based on receipt of a **customer ID** (e.g., issue a ticket to the customer, provide access to the customer, etc.)

In yet another aspect, the present...

...and in accordance with the purpose of the invention as embodied and broadly described, the invention provides a system for **processing retail transactions**. The system comprises a wireless customer transceiver preprogrammed with a unique **customer/transmitter ID number**, and a **merchant transceiver** that captures the **customer/transmitter ID** and forwards it to an associated POS device. The POS device receives transaction data via an input device and combines...

#### Claim

... is a "'", corresponding to button 1 1 1 0j (step 1225). If the first character is a "'", the CPU 1120 **transmits a payment choice selection** associated with the entered number (step 1235). The customer must have a valid payment method associated with the entered number...to cover brand communication. That is, customer transceiver 50 is supplied under a brand name owned by the owner of **transaction processing system 26**. This brand name is widely advertised to entice customers to patronize **merchant stores 12** having the ability to conduct **transactions** using **customer transceiver 50**. Thus, the owner of **transaction processing system 26** charges an advertising fee to participating merchant stores 12. Alternatively, the **transaction processing system 26** may permit large corporations owning multiple retail outlets to market **customer transceiver 50** using their brand name. Thus, such **merchant companies** will "issue" **customer transceivers 50** and pay a fee to the **transaction processing system**. The



transaction processing system then offsets these costs to merchant stores 12 by providing monthly rebates based on the dollar volume of transceiver...purchase items into an authorization request, encrypting at least a portion of the request (if desired), and transmitting it to transaction processing system 26. Once it receives the authorization request, the transaction processing system 26 identifies the appropriate payment processing system 16 and then transmits the customer's payment data and the transaction data to the payment processing system 16 for authorization. After the payment processing system 16 authorizes the transaction, it transmits an authorization code back to the merchant via the transaction processing system 26. The transaction processing system 26 may also transmit customer identification and purchase data upon request by a participating merchant. In addition to its function of authorizing retail transactions, transaction processing system 26 also collects the transaction data for later use in compiling consumer purchasing trend data and tracking a consumer's progress in a merchant's...encrypted such that intense processing power over a long period of time will be necessary to fraudulently extract the unique customer/transmitter ID number from the customer transceiver 50. Once merchant transceiver 48 receives the customer /transmitter ID number, it transmits the data, together with the specifics of the retail transaction (cost, identification of merchandise, etc.) over communications link 28 to transaction processing system 26 (step 425). An important feature of system 10 is that the customer's credit card is never...

## B. Patent Files, Abstract

Patent Literature: Non-Full Text

Dialog files: 347,350

File 347:JAPIO Dec 1976-2010/Sep(Updated 101230)

(c) 2010 JPO & JAPIO

File 350:Derwent WPIX 1963-2010/UD=201103

(c) 2011 Thomson Reuters

Set	Items	Description
S1	130718	(TRANSACTION OR PURCHASE OR SALE? OR SELL? OR BUY? OR -
		BUYING OR BOUGHT OR EXCHANGE?) (12N) (PROCESS? OR SETTLEMENT OR -

SETTL??? OR CLEARING OR RECONCIL??? OR RECONCILIATION OR RESOLUTION? ? OR CLOSE? ? OR CLOSING)

S2 906 (CUSTOMER? ? OR CONSUMER? ? OR SHOPPER? ? OR PURCHASER? ? - OR BUYER? ? OR CLIENT? ? OR PAYOR? ?)(4N)(IDENTIF? OR ID OR IDS OR NAME? ? OR NAMING OR DESIGNAT? OR DESCRIPTOR? ?)(4N)(MERCHANT? ? OR VENDOR? ? OR SELLER? ? OR RETAILER? ? OR DEALER? ? OR PAYEE? ? OR STORE OR STORES OR SHOP? ?)

S3 1982 (PAYMENT? ? OR PAY? ? OR PAID OR PAYING OR CREDITCARD? OR - BANKCARD? OR DEBITCARD? OR (CREDIT OR DEBIT OR MONEY OR GIFT - OR BANK OR BANC)(2N)(CARD OR CARDS))(6N)(SELECT? OR CHOSE? ? - OR CHOOSE? ? OR CHOICE? ? OR SPECIF? OR DESIGNAT?? OR PICK???)

S4 71628 COMMUNICAT? OR SEND??? OR SENT OR TRANSMIT? OR RECEIV? OR - INTERACT? OR TRANSMISSION? ? OR CONTACT?

S5 286 S1(20N)S2

S6 722 S3(12N)S4

S7 7 S5(2S)S6

S8 3 S7 NOT (AD>2003 OR AY>2003)

8/3,K/1 (Item 1 from file: 350)  
 DIALOG(R)File 350:Derwent WPIX  
 (c) 2011 Thomson Reuters. All rts. reserv.

0013085619 - Drawing available

WPI ACC NO: 2003-166235/200316

XRFX Acc No: N2003-131306

Account settlement method for online transactions, involves indicating customer payment process selection to settlement center during approval by both customer and service provider

Patent Assignee: CHANG J S (CHAN-I); CHIANG M (CHIA-I); HOLMES-KINSELLA D (HOLM-I)

Inventor: CHANG J S; CHIANG M; HOLMES-KINSELLA D

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20020169713	A1	20021114	US 2001851553	A	20010508	200316 B

Priority Applications (no., kind, date): US 2001851553 A 20010508

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020169713	A1	EN	7	3	

Alerting Abstract ...NOVELTY - A customer identifier and a transaction amount are transmitted from a merchant (112) to a settlement center (110). A specific payment process is selected and indicated to the center by a customer (118). The center transmits the acquired information to a financial service

provider (116) associated with the payment for receiving a transaction approval. An approval...

Original Publication Data by Authority

Argentina

8/3,K/2 (Item 2 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2011 Thomson Reuters. All rts. reserv.

0012647307 - Drawing available  
WPI ACC NO: 2002-496654/200253  
XRPX Acc No: N2002-393218  
Payment **settlement** method in e-commerce, involves **transmitting** payment information formed from **transaction** information about ordered goods and **payment** condition **designated** by **seller**, to **customer** terminal  
Patent Assignee: NTT INTERNET KK (NITE)  
Inventor: KOIKE H; SAKAI K  
Patent Family (1 patents, 1 countries)  
Patent Application  
Number Kind Date Number Kind Date Update  
JP 2002163569 A 20020607 JP 2000358458 A 20001124 200253 B

Priority Applications (no., kind, date): JP 2000358458 A 20001124

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
JP 2002163569	A	JA	16	10		

Payment **settlement** method in e-commerce, involves **transmitting** payment information formed from **transaction** information about ordered goods and **payment** condition **designated** by **seller**, to **customer** terminal

Original Publication Data by Authority

Argentina

8/3,K/3 (Item 3 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2011 Thomson Reuters. All rts. reserv.

0010732058 - Drawing available

WPI ACC NO: 2001-343933/200136

XRPX Acc No: N2001-249069

Method of anonymously purchasing product via Internet by assigning anonymous identifier to payment method indicator

Patent Assignee: ECOGNITO INC (ECOG-N); MEGASOFT CONSULTANTS INC (MEGA-N)

Inventor: CARRENS W L; SIGLER C E; DEWAKAR S R

Patent Family (3 patents, 88 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 2001037180	A1	20010525	WO 2000US31714	A	20001120	200136 B
AU 200129054	A	20010530	AU 200129054	A	20001120	200152 E
US 7636696	B1	20091222	US 1999166408	P	19991119	201002 E
			US 2000715176	A	20001120	

Priority Applications (no., kind, date): US 1999166408 P 19991119; US 2000715176 A 20001120

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
WO 2001037180	A1	EN	73	10		
National Designated States,Original: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZW						
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW						
AU 200129054	A	EN			Based on OPI patent	WO 2001037180
US 7636696	B1	EN			Related to Provisional	US 1999166408

#### Original Publication Data by Authority

Argentina

Assignee name & address:

Claims:

...purchasing said product that maintains anonymity of said buyer and the selected payment method, said transactional data including a transaction identifier identifying said transaction between said buyer and said seller; receiving, by said computerized trusted third party system from said computerized seller device, a transaction processing request including said transaction identifier and said total sale price for payment approval of said product that said buyer is purchasing; identifying, by said computerized trusted third party system...

...said seller using said transaction identifier; in a querying step, querying, by said computerized trusted third party system using the

received anonymous identifier, said digital repository to determine the selected payment method; requesting, by said computerized trusted third party system, payment approval from a payment partner processor by providing said payment...

#### IV. Text Search Results from Dialog

##### A. NPL Files, Abstract

Non-Patent Literature: Non-Full Text

Dialog files: 2,35,65,95,99,256,474,475,583

File 2:INSPEC 1898-2011/Jan W2  
(c) 2011 The IET  
File 35:Dissertation Abs Online 1861-2010/DEC  
(c) 2011 ProQuest Info&Learning  
File 65:Inside Conferences 1993-2011/Jan 18  
(c) 2011 BLDSC all rts. reserv.  
File 95:TEME-Technology & Management 1989-2010/Oct W3  
(c) 2010 FIZ TECHNIK  
File 99:Wilson Appl. Sci & Tech Abs 1983-2010/Dec  
(c) 2011 The HW Wilson Co.  
File 256:TecTrends 1982-2011/Jan W1  
(c) 2011 Info.Sources Inc. All rights res.  
File 474:New York Times Abs 1969-2011/Jan 18  
(c) 2011 The New York Times  
File 475:Wall Street Journal Abs 1973-2011/Jan 17  
(c) 2011 The New York Times  
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 Gale/Cengage

Set	Items	Description
S1	113656	(TRANSACTION? OR PURCHASE? OR SALE? ? OR SELL? ? OR BUY? ? OR - BUYING OR BOUGHT OR EXCHANGE?)(12N)(PROCESS? OR SETTLEMENT OR - SETTLE??? OR CLEARING OR RECONCILE??? OR RECONCILIATION OR RESO- LUTION? ? OR CLOSE? ? OR CLOSING)
S2	26	(CUSTOMER? ? OR CONSUMER? ? OR SHOPPER? ? OR PURCHASER? ? - OR BUYER? ? OR CLIENT? ? OR PAYOR? ?)(4N)(IDENTIFY? OR ID OR I- DS OR NAME? ? OR NAMING OR DESIGNATE? OR DESCRIPTOR? ?)(4N)(ME- ERCHANT? ? OR VENDOR? ? OR SELLER? ? OR RETAILER? ? OR DEALER? ? OR PAYEE? ? OR STORE OR STORES OR SHOP? ?)
S3	172	(PAYMENT? ? OR PAY? ? OR PAID OR PAYING OR CREDITCARD? OR - BANKCARD? OR DEBITCARD? OR (CREDIT OR DEBIT OR MONEY OR GIFT - OR BANK OR BANC)(2N)(CARD OR CARDS)(12N)(SELECT? OR CHOOSE? ? OR CHOOSE? ? OR CHOICE? ? OR SPECIFY? OR DESIGNATE? OR PICK???)
S4	30173	COMMUNICATE? OR SEND??? OR SENT OR TRANSMIT? OR RECEIVE? OR - INTERACT? OR TRANSMISSION? ? OR CONTACT?
S5	1	S1 AND S2 AND S3 AND S4
S6	0	S5 NOT PY>2001

## B. NPL Files, Full-text

### Non-Patent Literature: Full Text [part 1 of 2]

Dialog files: 9,13,15,16,20,75,148,160,275,570,610,613,621,624,634,635,636,647,674,810,813

File 9:Business & Industry(R) Jul/1994-2011/Jan 14  
(c) 2011 Gale/Cengage

File 13:BAMP 2011/Jan 13  
(c) 2011 Gale/Cengage

File 15:ABI/Inform(R) 1971-2011/Jan 17  
(c) 2011 ProQuest Info&Learning

File 16:Gale Group PROMT(R) 1990-2011/Jan 07  
(c) 2011 Gale/Cengage

File 20:Dialog Global Reporter 1997-2011/Jan 18  
(c) 2011 Dialog

File 75:TGG Management Contents(R) 86-2011/Jan W2  
(c) 2011 Gale/Cengage

File 148:Gale Group Trade & Industry DB 1976-2011/Jan 14  
(c) 2011 Gale/Cengage

File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group

File 275:Gale Group Computer DB(TM) 1983-2011/Nov 29  
(c) 2011 Gale/Cengage

File 570:Gale Group MARS(R) 1984-2011/Dec 03  
(c) 2011 Gale/Cengage

File 610:Business Wire 1999-2011/Jan 18  
(c) 2011 Business Wire.

File 613:PR Newswire 1999-2011/Jan 18  
(c) 2011 PR Newswire Association Inc

File 621:Gale Group New Prod.Annou.(R) 1985-2011/Nov 18  
(c) 2011 Gale/Cengage

File 624:McGraw-Hill Publications 1985-2011/Jan 18  
(c) 2011 McGraw-Hill Co. Inc

File 634:San Jose Mercury Jun 1985-2011/Jan 15  
(c) 2011 San Jose Mercury News

File 635:Business Dateline(R) 1985-2011/Jan 18  
(c) 2011 ProQuest Info&Learning

File 636:Gale Group Newsletter DB(TM) 1987-2011/Jan 14  
(c) 2011 Gale/Cengage

File 647:UBM Computer Fulltext 1988-2011/Jan W3  
(c) 2011 UBM, LLC

File 674:Computer News Fulltext 1989-2006/Sep W1  
(c) 2006 IDG Communications

File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire

Set	Items	Description
S1	4836364	(TRANSACTION? OR PURCHASE? OR SALE? ? OR SELL? ? OR BUY? ? OR - BUYING OR BOUGHT OR EXCHANGE?) (12N) (PROCESS? OR SETTLEMENT OR - SETTLE??? OR CLEARING OR RECONCILE??? OR RECONCILIATION OR RESO- LUTION? ? OR CLOSE? ? OR CLOSING)
S2	1973	S1(S) (CUSTOMER? ? OR CONSUMER? ? OR SHOPPER? ? OR PURCHASE- R? ? OR BUYER? ? OR CLIENT? ? OR PAYOR? ?) (4N) (IDENTIFY? OR ID OR IDS OR NAME? ? OR NAMING OR DESIGNATE? OR DESCRIPTOR? ?) (4N- ) (MERCHANT? ? OR VENDOR? ? OR SELLER? ? OR RETAILER? ? OR DEA- LER? ? OR PAYEE? ? OR STORE? ? OR SHOP? ?)
S3	178	(PAYMENT? ? OR PAY? ? OR PAID OR PAYING OR CREDITCARD? OR - BANKCARD? OR DEBITCARD? OR (CREDIT OR DEBIT OR MONEY OR GIFT - OR BANK OR BANC) (2N) (CARD OR CARDS)) (12N) (SELECT? OR CHOSE? ? OR CHOOSE? ? OR CHOICE? ? OR SPECIFY? OR DESIGNATE?? OR PICK???)
S4	1599	COMMUNICATE? OR SEND??? OR SENT OR TRANSMIT? OR RECEIVE? OR - INTERACT? OR TRANSMISSION? ? OR CONTACT?
S5	38	S2(3S) (S3(S) S4)
S6	9	S5 NOT PY>2001
S7	5	RD (unique items)

7/3,K/1 (Item 1 from file: 16)  
DIALOG(R) File 16:Gale Group PROMT(R)  
(c) 2011 Gale/Cengage. All rights reserved.

06329454 Supplier Number: 54598288 (USE FORMAT 7 FOR FULLTEXT)  
Phoenix Enhances Its Internet Banking Application With the Addition of  
Online Bill Payment Capabilities.  
Business Wire, p0087  
May 11, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 1134

... return file of transaction confirmations, error descriptions and  
data updates. Online Resources will also provide Phoenix clients with a  
daily **transaction** report as well as payment inquiry research and  
**resolution** support.

Phoenix International believes it is one of the first financial  
software developers to offer an Internet banking system that...

7/3,K/2 (Item 2 from file: 16)  
DIALOG(R) File 16:Gale Group PROMT(R)  
(c) 2011 Gale/Cengage. All rights reserved.



03480569      Supplier Number: 44864144      (USE FORMAT 7 FOR FULLTEXT)  
Credit Card Data In A Flash  
InformationWeek, p60  
July 25, 1994  
Language: English      Record Type: Fulltext  
Document Type: Magazine/Journal; Tabloid; General Trade  
Word Count:      1065

...      BNB clients predict consumer buying habits. The credit-card processor also plans to add a mapping program to help retail customers identify sites for new stores and target mailing lists of their own credit-card customers.

To kick off the program, BNB contracted with CDC to...

7/3,K/3      (Item 1 from file: 20)  
DIALOG(R)File    20:Dialog Global Reporter  
(c) 2011 Dialog. All rts. reserv.

20024360      (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Vital    Extends Contract With First Hawaiian Bank To Provide POS Equipment and Related Services  
PR NEWSWIRE  
November 28, 2001  
JOURNAL CODE: WPRW      LANGUAGE: English      RECORD TYPE: FULLTEXT  
WORD COUNT:      580

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...      of Vital Processing Services, a recognized leader in technology-based commerce enabling services. For more information, contact Vital Merchant Services' Sales Department at (800)686-1999 or visit [www.vitalps.com](http://www.vitalps.com).

About Vital Processing Services  
Arizona-based Vital Processing Services(R) (Vital(R)) is a leader in technology-based commerce enabling services. Vital's...

7/3,K/4      (Item 1 from file: 613)  
DIALOG(R)File    613:PR Newswire  
(c) 2011 PR Newswire Association Inc. All rts. reserv.

00682039    20011128ATW004      (USE FORMAT 7 FOR FULLTEXT)  
Vital Extends Contract With First Hawaiian Bank  
PR Newswire  
Wednesday, November 28, 2001    08:31 EST

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 596

...support. Its premiere web-based POS equipment management system, VitalSync, enables acquirers the ability to easily and efficiently manage their **merchant** customer's terminal portfolios. Vital **Merchant** Services is a **designated** Authorized Repair Facility for Hypercom Card **Payment** Terminals.

The company is a wholly owned subsidiary of Vital Processing Services, a recognized leader in technology-based commerce enabling services. For more information, **contact** Vital Merchant Services' **Sales** Department at (800)686-1999 or visit [www.vitalps.com](http://www.vitalps.com).

About Vital **Processing** Services

Arizona-based Vital Processing Services(R) (Vital(R)) is a leader in technology-based commerce enabling services. Vital's...

7/3,K/5 (Item 1 from file: 647)  
DIALOG(R)File 647:UBM Computer Fulltext  
(c) 2011 UBM, LLC. All rts. reserv.

01017286 UBM ACCESSION NUMBER: IWK19940725S0374  
Credit Card Data In A Flash - Bank's PC-based database system tracks consumer purchasing  
Eric R. Chabrow  
INFORMATIONWEEK, 1994, n485, 60  
PUBLICATION DATE: 19940725  
JOURNAL CODE: IWK LANGUAGE: English  
RECORD TYPE: Fulltext  
SECTION HEADING: Buisness Strategies  
WORD COUNT: 1072

... national retailers as potential new clients.

Before Infoflash, retailers would have to fill out and send BNB a form requesting **specific** information gathered from customers' applications and store **credit-card** purchase records. One of a half- dozen programmers assigned to BNB's marketing department would write an ad hoc program...

...called Model Max, statistical modeling software from Advanced Software Applications Corp. of Pittsburgh. That should help BNB clients predict consumer **buying** habits. The credit-card **processor** also plans to add a mapping program to help retail **customers** identify

sites for new **stores** and target mailing lists of their own credit-card customers.

To kick off the program, BNB contracted with CDC to...

Non-Patent Literature: Full Text [part 2 of 2]

Dialog files: papersmj,paperseu,47

File 387:The Denver Post 1994-2011/Jan 17  
(c) 2011 Denver Post  
File 471:New York Times Fulltext 1980-2011/Jan 18  
(c) 2011 The New York Times  
File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06  
(c) 2002 Phoenix Newspapers  
File 494:St LouisPost-Dispatch 1988-2011/Jan 16  
(c) 2011 St Louis Post-Dispatch  
File 631:Boston Globe 1980-2009/Dec 30  
(c) 2010 Boston Globe  
File 633:Phil.Inquirer 1983-2011/Jan 18  
(c) 2011 Philadelphia Newspapers Inc  
File 638:Newsday/New York Newsday 1987-2011/Jan 16  
(c) 2011 Newsday Inc.  
File 640:San Francisco Chronicle 1988-2011/Jan 18  
(c) 2011 Chronicle Publ. Co.  
File 641:Rocky Mountain News Jun 1989-2009/Jan 16  
(c) 2009 Scripps Howard News  
File 702:Miami Herald 1983-2011/Jan 17  
(c) 2011 The Miami Herald Publishing Co.  
File 703:USA Today 1989-2011/Jan 17  
(c) 2011 USA Today  
File 704:(Portland)The Oregonian 1989-2011/Jan 17  
(c) 2011 The Oregonian  
File 713:Atlanta J/Const. 1989-2011/Jan 18  
(c) 2011 Atlanta Newspapers  
File 714:(Baltimore) The Sun 1990-2011/Jan 18  
(c) 2011 Baltimore Sun  
File 715:Christian Sci.Mon. 1989-2009/Dec 07  
(c) 2009 Christian Science Monitor  
File 725:(Cleveland)Plain Dealer Aug 1991-2011/Jan 17  
(c) 2011 The Plain Dealer  
File 735:St. Petersburg Times 1989- 2010/Oct 17  
(c) 2011 St. Petersburg Times  
File 477:Irish Times 1999-2011/Jan 18  
(c) 2011 Irish Times  
File 710:Times/Sun.Times(London) Jun 1988-2011/Jan 18  
(c) 2011 Times Newspapers  
File 711:Independent(London) Sep 1988-2006/Dec 12

(c) 2006 Newspaper Publ. PLC  
 File 756:Daily/Sunday Telegraph 2000-2011/Jan 17  
 (c) 2011 Telegraph Group  
 File 757:Mirror Publications/Independent Newspapers 2000-2011/Jan 18  
 (c) 2011  
 File 47:Gale Group Magazine DB(TM) 1959-2011/Dec 15  
 (c) 2011 Gale/Cengage

Set	Items	Description
S1	378166	(TRANSACTION? OR PURCHASE? OR SALE? ? OR SELL? ? OR BUY? ? OR - BUYING OR BOUGHT OR EXCHANGE?) (12N) (PROCESS? OR SETTLEMENT OR - SETTLEMENT??? OR CLEARING OR RECONCILIATION??? OR RECONCILIATION OR RESO- LUTION? ? OR CLOSE? ? OR CLOSING)
S2	515	(CUSTOMER? ? OR CONSUMER? ? OR SHOPPER? ? OR PURCHASER? ? - OR BUYER? ? OR CLIENT? ? OR PAYOR? ?) (4N) (IDENTIFY? OR ID OR I- DS OR NAME? ? OR NAMING OR DESIGNATION? OR DESCRIPTOR? ?) (4N) (ME- RCHANT? ? OR VENDOR? ? OR SELLER? ? OR RETAILER? ? OR DEALER? ? OR PAYEE? ? OR STORE OR STORES OR SHOP? ?)
S3	6060	(PAYMENT? ? OR PAY? ? OR PAID OR PAYING OR CREDITCARD? OR - BANKCARD? OR DEBITCARD? OR (CREDIT OR DEBIT OR MONEY OR GIFT - OR BANK OR BANC) (2N) (CARD OR CARDS)) (12N) (SELECT? OR CHOSE? ? OR CHOOSE? ? OR CHOICE? ? OR SPECIFY? OR DESIGNATION??? OR PICK???)
S4	154144	COMMUNICATE? OR SEND??? OR SENT OR TRANSMIT? OR RECEIVE? OR - INTERACT? OR TRANSMISSION? ? OR CONTACT?
S5	150	S1(2S)S2
S6	686	S3(S)S4
S7	4	S5(F)S6
S8	4	S7 NOT PY>2001

8/3,K/1 (Item 1 from file: 47)  
 DIALOG(R)File 47:Gale Group Magazine DB(TM)  
 (c) 2011 Gale/Cengage. All rights reserved.

05855699 SUPPLIER NUMBER: 63606441 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
 Schemes Against Your Business.  
 Poptronics, 1, 6, PS-4  
 June, 2000  
 ISSN: 1526-3681 LANGUAGE: English RECORD TYPE: Fulltext  
 WORD COUNT: 1895 LINE COUNT: 00154

... you can protect your business from paying for unsolicited or  
 unordered goods and services:

1. Know your rights. If you **receive** supplies or bills for  
 services you didn't order, don't pay, and don't return the unordered  
 merchandise. You may treat unordered merchandise as a gift. By law, it's  
 illegal for a seller to **send** you bills or dunning notices for  
 unordered merchandise, or ask you to return it--even if the **seller**

offers to pay for shipping.

2. Assign **designated buyers** and document your purchases. For each order, the designated employee should issue a purchase order--electronic or written--to the...

...should instruct the supplier to note the purchase order number on the invoice and bill of lading. The buyer should **send** a copy of purchase orders to the accounts payable department. Keep blank order forms secure.

3. Check your documentation before paying bills. When merchandise arrives, an employee should verify that it matches the shipper's bill of lading and your **purchase** order. Pay **close** attention to brand and quantity. Refuse merchandise that doesn't match internal documentation.

4. Train your staff. Train everyone how...

8/3,K/2 (Item 2 from file: 47)  
DIALOG(R)File 47:Gale Group Magazine DB(TM)  
(c) 2011 Gale/Cengage. All rts. reserv.

03021281 SUPPLIER NUMBER: 05141563 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Economy-class auditors. (Software Review) (18 accounting software packages that retail for around \$125 per module) (evaluation)

Lee, Timothy J.; Ogle, Robert E.; Lefkowitz, Leo; Vineberg, Allyn S.; Calyniuk, Mike; Loppe, Peter; Thiessen, Shelby T.; Xenakis, John J.; Werner, Kenneth H.; Meyers, Thomas A.; Coulombe, Dave R.; Gentino, Steve; Berry, Harold; Seymour, Jim; Weinberg, Charles; Harding, Wayne; Barr, Christopher; Meyers, Marianne L.; Vincent, Rex M.; Rosen, Gail Horowitz; Rosen, Jay A.

PC Magazine, v6, n15, p107(22)  
Sept 15, 1987

DOCUMENT TYPE: evaluation ISSN: 0888-8507 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 7392 LINE COUNT: 00590

... 0 is the cash receipts screen, which displays all transactions for a customer and allows you to scroll through To **select** invoices for **payment** or adjustments. The module processes transactions in batches, and it can print a journal for validation before posting to the Accounts **Receivable** subledger and the General Ledger.

Daily reports include a Sales journal and a Cash Receipts journal.

As in the Accounts...list of the General Ledger journal and make corrections before the journal is posted.

Accounts Payable and Accounts Receivable keep **transaction** details only during the month and **close** the total into a balance forward in the month-end routine. They **identify vendors** and **customers** with a 12-character alphanumeric code. Accounts Receivable cannot handle invoicing; it simply keeps track of billing, payments, and

customer...

8/3,K/3 (Item 3 from file: 47)  
DIALOG(R)File 47:Gale Group Magazine DB(TM)  
(c) 2011 Gale/Cengage. All rts. reserv.

03018114 SUPPLIER NUMBER: 05141590 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Missing links: an insider's view of what you need (but rarely get) from  
accounting software.  
Dauphinais, G. William  
PC Magazine, v6, n15, p168(2)  
Sept 15, 1987  
ISSN: 0888-8507 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 14732 LINE COUNT: 01182

... module, while the same functions are main menu items in another.  
Reports belonging in the reporting menus are found in **transaction**  
**processing** menus. Upper- and lowercase letters are not the same when  
used for **customer** and **vendor** IDs, and it is easy to  
create what looks like duplicate items.

AMI also sells the Manufacturing Series (Inventory Control/Bill...  
Entry automatically calculates the due date, the discount amount, and the  
discount date when entering accounts payable transactions. When you  
**pay** invoices, the system notifies you if the discount period has  
passed. **Selecting** invoices for **payment** is simple, and you can  
make partial **payments**.

Accounts Receivable allows recurring transactions and permits finance  
charges as well as periodic payments. The only apparent drawback is tat...  
MCBA's versatile Cash Receipts processing function, you can enter all  
relevant information about checks received from your customers and  
**specify** which unpaid transactions should be **paid**. You can  
record in complete detail the General Ledger distributions that result from  
Accounts **Receivable** processing, including distributions of sales to  
multiple sales accounts.

MCBA offers some useful marketing and customer information. Accounts  
Receivable analyzes...

8/3,K/4 (Item 4 from file: 47)  
DIALOG(R)File 47:Gale Group Magazine DB(TM)  
(c) 2011 Gale/Cengage. All rts. reserv.

02879224 SUPPLIER NUMBER: 04376501 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
The open road to integrated accounting. (Price Waterhouse report)  
(evaluation)  
Dauphinais, G. William; Conor, Terri C.; Lee, Timothy J.

PC Magazine, v5, p209(7)

Sept 30, 1986

DOCUMENT TYPE: evaluation

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 4863

LINE COUNT: 00388

... files to import the data to a Javelin model file to produce custom reports quickly, which is a nifty feature.

#### **SALES ORDER PROCESSING** Integrating the **Sales Order**

**Processing** module with the Accounts Receivable, General Ledger, and Inventory modules enables you to display inventory levels and customer credit balances...

...good judgment, you can avoid unnecessary back orders, delays, or unauthorized extensions of credit. When integrated with the Inventory module, **Sales Order Processing** helps maintain proper stocking of items and back orders, imposing a greater degree of control over **sales** and shipments.

To initiate **Sales Order Processing**, you need to establish two master files: the customer file and the ship-to-address file. The customer file includes...

...ID, ship-to code (2 digits), customer name, three address fields, and a ship-via field (20 characters). You can **store** up to 99 different shipping addresses for each **customer ID**. Using a unique ship-to code for a customer during order entry will automatically fill in the ship-to-address...from customers who have not been billed. After entering the customer ID and the check number, you can apply a **payment** against a **specific** invoice or account. If you use the open-item method, the system will display information from the customer's file, allowing you to select the applicable invoice. With balance-for-ward-type accounts, you can **select** one of seven again 'periods' to apply the **payment** to. A period can include the oldest balance, the unpaid finance change, or the current balance.

Sales history is maintained...

## **V. Additional Resources Searched**

No results were found in the Internet & Personal Computing Abstracts through EBSCO.  
No results were found in the Financial Times through Proquest.